



UNITED STATES BANKRUPTCY CO  
DISTRICT OF NEW JERSEY  
CAMDEN

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Order Filed on July 22, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

-----X  
**In re:** : Chapter 13  
: Case No. 22-17086  
: Hearing Date: July 22, 2025 at 10:00 A.M.  
: Judge: Honorable Andrew B Altenburg, Jr.  
**Debtor(s).** : X

**ORDER APPROVING POST PETITION VEHICLE FINANCING**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: July 22, 2025**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Debtors: Kimberly Lotierzo  
Case No.: 22-17086  
Caption: Order Approving Post Petition Vehicle Financing  
Page 2 of 2

**THIS MATTER** having been opened to the Court by Thomas G. Egner, Esquire, attorney for the debtors herein, and the Court having considered the papers submitted herein, and for good cause having been shown for the making and entry hereof it is hereby;

ORDERED that the debtor(s) be and hereby are allowed to proceed with the proposed financing pursuant to the terms outlined in the debtor's certification in support of the Motion; and it is further

ORDERED that the Chapter 13 trustee shall be provided with a copy of the fully executed Vehicle Financing Agreement within seven (7) days of the closing of the agreement.

In re:  
Kimberly M. Lotierzo  
Debtor

Case No. 22-17086-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Jul 23, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2025:**

Recip ID	Recipient Name and Address
db	+ Kimberly M. Lotierzo, PO Box 113, Kilmarnock, VA 22482-0113

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor COMMUNITY LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Regina Cohen	on behalf of Creditor Carvana LLC rcohen@lavin-law.com
Thomas G. Egner	on behalf of Debtor Kimberly M. Lotierzo tegner@mcdowelllegal.com tcuccuni@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@

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Date Rcvd: Jul 23, 2025

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Total Noticed: 1

mcdowelllegal.com:egnerntr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7